

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF WISCONSIN

IN RE:

JENNIFER S. SIDDER, S,

Debtor.

Case No. 2016-20600-GMH

Chapter 13

AFFIDAVIT

Todd M. Cruciani, being first duly sworn, states as follows:

1. I am a vice president of the Movant, WaterStone Bank SSB.
2. The Movant is the holder of a perfected security interest in the property located at 20390 West Barton Road, New Berlin, Wisconsin.
3. The Debtor has defaulted under the terms of the Mortgage Note, Mortgage "A", Home Equity Credit Agreement, and Mortgage "B" by her failure to make the regular pre-petition and post-petition payments.
4. Pre-petition, the Debtor is ten (10) months in arrears and post-petition currently one (1) month in arrears with respect to the Mortgage Note and Mortgage "A" as evidenced by the loan transaction history attached hereto as Exhibit A.
5. Pre-petition, the Debtor is twenty-five (25) months in arrears and post-petition currently one (1) month in arrears with respect to the Home Equity Credit Agreement, and Mortgage "B" as evidenced by the loan transaction history attached hereto as Exhibit B.

6. This affidavit is made in support of the Movant's Motion for Relief in the above referenced case.

Todd M. Cruciani

Todd M. Cruciani

Subscribed and sworn to before me
this 1st day of March 2016.

Denise L. Mihaljevic

Notary Public, State Of Wisconsin
My Commission Expires: 1/22/2017



Premier Investment Prope

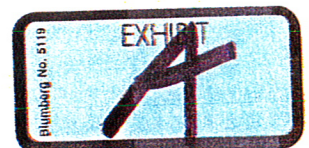
-89245 Note - 116 Month Mortgage

Residential Variable

****HIGHLIGHTED PAYMENTS RECEIVED FROM
CHAPTER 13 TRUSTEE; CASE NO. 13-33884**

127 items: Transactions beginning 01/01/2013

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
02/16/2016	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
02/16/2016	assessment					
01/22/2016	660 - Special	280.66	0.00	280.66	238,234.94	
01/22/2016	payment					
01/22/2016	660 - Special	522.17	522.17	0.00	238,234.94	
01/22/2016	payment					
01/22/2016	660 - Special	56.56	0.00	56.56	238,757.11	
01/22/2016	payment					
01/18/2016	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
01/18/2016	assessment					
12/31/2015	663 - User defined	493.05	0.00	0.00	238,757.11	
01/04/2016	special payment					
12/31/2015	660 - Special	1,075.12	0.00	1,075.12	238,757.11	
01/04/2016	payment					
12/31/2015	660 - Special	600.69	600.69	0.00	238,757.11	
01/04/2016	payment					
12/30/2015	716 - Escrow auto-	4,789.62	0.00	0.00	239,357.80	
12/22/2015	disbursement					
12/22/2015	663 - User defined	493.05	0.00	0.00	239,357.80	
12/23/2015	special payment					
12/22/2015	660 - Special	1,077.86	0.00	1,077.86	239,357.80	
12/23/2015	payment					
12/22/2015	660 - Special	597.95	597.95	0.00	239,357.80	
12/23/2015	payment					
12/16/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
12/16/2015	assessment					
12/15/2015	762 - Automatic	20.00	0.00	0.00	0.00	AE-001
12/15/2015	miscellaneous fee					
	total					
12/15/2015	764 - Automatic	20.00	0.00	0.00	0.00	AE-001
12/15/2015	miscellaneous fee					
	assessment					
11/30/2015	660 - Special	858.50	0.00	858.50	239,955.75	
12/15/2015	payment					
11/30/2015	800 - Reversal	-597.95	-597.95	0.00	239,955.75	
12/15/2015						
11/30/2015	801 - NSF reversal	-1,077.86	0.00	-1,077.86	239,955.75	
12/15/2015						
11/30/2015	800 - Reversal	-858.50	0.00	-858.50	239,955.75	
12/15/2015						
11/30/2015	800 - Reversal	-493.05	0.00	0.00	239,955.75	
12/15/2015						
11/30/2015	* 660 - Special	858.50	0.00	858.50	239,955.75	
12/03/2015	payment					
11/30/2015	* 663 - User defined	493.05	0.00	0.00	239,955.75	
12/01/2015	special payment					
11/30/2015	* 660 - Special	1,077.86	0.00	1,077.86	239,955.75	



12/01/2015	payment					
11/30/2015	* 660 - Special	597.95	597.95	0.00	239,955.75	
12/01/2015	payment					
11/16/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
11/16/2015	assessment					
10/27/2015	660 - Special	1,080.59	0.00	1,080.59	239,955.75	
10/28/2015	payment					
10/27/2015	660 - Special	595.22	595.22	0.00	239,955.75	
10/28/2015	payment					
10/27/2015	800 - Reversal	-1,080.59	0.00	-1,080.59	240,550.97	
10/28/2015						
10/27/2015	* 660 - Special	1,080.59	0.00	1,080.59	240,550.97	
10/28/2015	payment					
10/27/2015	800 - Reversal	-597.95	-597.95	0.00	240,550.97	
10/28/2015						
10/27/2015	800 - Reversal	-1,077.86	0.00	-1,077.86	240,550.97	
10/28/2015						
10/27/2015	663 - User defined	493.05	0.00	0.00	240,550.97	
10/28/2015	special payment					
10/27/2015	* 660 - Special	1,077.86	0.00	1,077.86	240,550.97	
10/28/2015	payment					
10/27/2015	* 660 - Special	597.95	597.95	0.00	240,550.97	
10/28/2015	payment					
10/16/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
10/16/2015	assessment					
09/29/2015	660 - Special	18.00	0.00	0.00	240,550.97	
09/30/2015	payment					
09/29/2015	660 - Special	493.05	0.00	0.00	240,550.97	
09/29/2015	payment					
09/29/2015	660 - Special	1,083.30	0.00	1,083.30	240,550.97	
09/29/2015	payment					
09/29/2015	660 - Special	592.51	592.51	0.00	240,550.97	
09/29/2015	payment					
09/29/2015	660 - Special	18.00	0.00	0.00	0.00	LA-001
09/30/2015	payment					
09/24/2015	660 - Special	238.58	0.00	238.58	241,143.48	
09/24/2015	payment					
09/24/2015	660 - Special	41.28	0.00	41.28	241,143.48	
09/24/2015	payment					
09/24/2015	660 - Special	144.90	144.90	0.00	241,143.48	
09/24/2015	payment					
09/16/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
09/16/2015	assessment					
08/26/2015	660 - Special	441.76	0.00	441.76	241,288.38	
08/26/2015	payment					
08/14/2015	663 - User defined	493.05	0.00	0.00	241,288.38	
08/17/2015	special payment					
08/14/2015	660 - Special	1,086.01	0.00	1,086.01	241,288.38	
08/17/2015	payment					
08/14/2015	660 - Special	589.80	589.80	0.00	241,288.38	
08/17/2015	payment					
07/29/2015	663 - User defined	493.05	0.00	0.00	241,878.18	
07/30/2015	special payment					
07/29/2015	660 - Special	1,088.70	0.00	1,088.70	241,878.18	
07/30/2015	payment					

07/29/2015	660 - Special	587.11	587.11	0.00	241,878.18	
07/30/2015	payment					
07/23/2015	660 - Special	424.76	0.00	424.76	242,465.29	
07/27/2015	payment					
07/16/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
07/16/2015	assessment					
06/27/2015	663 - User defined	493.05	0.00	0.00	242,465.29	
06/29/2015	special payment					
06/27/2015	660 - Special	1,091.38	0.00	1,091.38	242,465.29	
06/29/2015	payment					
06/27/2015	660 - Special	584.43	584.43	0.00	242,465.29	
06/29/2015	payment					
06/25/2015	660 - Special	429.70	0.00	429.70	243,049.72	
06/25/2015	payment					
06/16/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
06/16/2015	assessment					
05/22/2015	663 - User defined	493.05	0.00	0.00	243,049.72	
05/26/2015	special payment					
05/22/2015	660 - Special	1,092.33	0.00	1,092.33	243,049.72	
05/26/2015	payment					
05/22/2015	660 - Special	583.48	583.48	0.00	243,049.72	
05/26/2015	payment					
05/20/2015	660 - Special	429.70	0.00	429.70	243,633.20	
05/20/2015	payment					
05/18/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
05/18/2015	assessment					
04/24/2015	800 - Reversal	-962.62	0.00	-962.62	243,633.20	
05/20/2015						
04/24/2015	800 - Reversal	-374.88	-374.88	0.00	243,633.20	
05/20/2015						
04/24/2015	* 660 - Special	374.88	374.88	0.00	243,633.20	
04/24/2015	payment					
04/24/2015	* 660 - Special	962.62	0.00	962.62	243,633.20	
04/24/2015	payment					
04/24/2015	660 - Special	240.63	0.00	0.00	243,633.20	
04/24/2015	payment					
04/24/2015	660 - Special	240.63	0.00	0.00	0.00	LA-001
04/24/2015	payment					
04/15/2015	663 - User defined	493.05	0.00	0.00	243,633.20	
04/16/2015	special payment					
04/15/2015	660 - Special	1,094.99	0.00	1,094.99	243,633.20	
04/16/2015	payment					
04/15/2015	660 - Special	580.82	580.82	0.00	243,633.20	
04/16/2015	payment					
03/25/2015	660 - Special	240.63	0.00	240.63	244,214.02	
03/25/2015	payment					
03/17/2015	663 - User defined	493.05	0.00	0.00	244,214.02	
03/18/2015	special payment					
03/17/2015	660 - Special	1,121.85	0.00	1,121.85	244,214.02	
03/18/2015	payment					
03/17/2015	660 - Special	553.96	553.96	0.00	244,214.02	
03/18/2015	payment					
03/16/2015	761 - Auto late fee	108.44	0.00	0.00	0.00	LA-001
03/16/2015	assessment					
02/23/2015	660 - Special	193.41	0.00	193.41	244,767.98	

02/23/2015	payment					
02/23/2015	660 - Special	517.41	517.41	0.00	244,767.98	
02/23/2015	payment					
02/23/2015	660 - Special	964.99	0.00	964.99	245,285.39	
02/23/2015	payment					
02/23/2015	660 - Special	178.84	0.00	0.00	245,285.39	
02/23/2015	payment					
02/23/2015	680 - Fee payment	20.00	0.00	0.00	0.00	AE-001
02/23/2015						
02/23/2015	660 - Special	178.84	0.00	0.00	0.00	LA-001
02/23/2015	payment					
02/18/2015	663 - User defined	422.61	0.00	0.00	245,285.39	
02/19/2015	special payment					
02/18/2015	660 - Special	1,131.71	0.00	1,131.71	245,285.39	
02/19/2015	payment					
02/18/2015	660 - Special	544.10	544.10	0.00	245,285.39	
02/19/2015	payment					
02/16/2015	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
02/16/2015	assessment					
01/21/2015	660 - Special	422.61	0.00	0.00	245,829.49	
01/22/2015	payment					
01/21/2015	660 - Special	544.10	544.10	0.00	245,829.49	
01/22/2015	payment					
01/21/2015	660 - Special	1,131.71	0.00	1,131.71	246,373.59	
01/22/2015	payment					
01/13/2015	710 - Escrow	2,032.70	0.00	0.00	246,373.59	
01/13/2015	disbursement					
12/22/2014	660 - Special	120.32	0.00	120.32	246,373.59	
12/22/2014	payment					
12/17/2014	663 - User defined	422.61	0.00	0.00	246,373.59	
12/18/2014	special payment					
12/17/2014	660 - Special	1,131.71	0.00	1,131.71	246,373.59	
12/18/2014	payment					
12/17/2014	660 - Special	544.10	544.10	0.00	246,373.59	
12/18/2014	payment					
11/26/2014	660 - Special	73.09	0.00	73.09	246,917.69	
12/04/2014	payment					
04/09/2014	720 - Special	2,000.62	0.00	0.0000000	246,917.69	
04/09/2014	adjustment debit					
04/09/2014	660 - Special	2,000.62	0.00	0.00	246,917.69	
04/09/2014	payment					
01/09/2014	760 - Manually	150.00	0.00	0.00	0.00	DM-002
01/09/2014	assessed fee					
12/31/2013	716 - Escrow auto-	5,039.35	0.00	0.00	246,917.69	
12/18/2013	disbursement					
12/01/2013	610 - Regular	2,098.42	541.62	1,134.19	246,917.69	
11/20/2014	payment					
11/18/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
11/18/2013	assessment					
11/01/2013	610 - Regular	2,098.42	539.15	1,136.66	247,459.31	
10/17/2014	payment					
10/27/2013	800 - Reversal	-595.22	-595.22	0.00	247,998.46	
10/28/2015						
10/27/2013	* 660 - Special	595.22	595.22	0.00	247,998.46	
10/28/2015	payment					

10/16/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
10/16/2013	assessment					
10/01/2013	610 - Regular	2,098.42	536.69	1,139.12	247,998.46	
09/17/2014	payment					
09/16/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
09/16/2013	assessment					
09/01/2013	610 - Regular	2,098.42	534.24	1,141.57	248,535.15	
08/18/2014	payment					
08/16/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
08/16/2013	assessment					
08/01/2013	610 - Regular	2,098.42	531.80	1,144.01	249,069.39	
07/16/2014	payment					
07/16/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
07/16/2013	assessment					
07/01/2013	610 - Regular	2,098.42	529.38	1,146.43	249,601.19	
06/16/2014	payment					
06/17/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
06/17/2013	assessment					
06/01/2013	610 - Regular	2,098.42	526.96	1,148.85	250,130.57	
05/15/2014	payment					
05/16/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
05/16/2013	assessment					
05/01/2013	610 - Regular	2,098.42	524.56	1,151.25	250,657.53	
04/14/2014	payment					
04/16/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
04/16/2013	assessment					
04/01/2013	610 - Regular	2,098.42	522.17	1,153.64	251,182.09	
03/17/2014	payment					
03/18/2013	761 - Auto late fee	104.92	0.00	0.00	0.00	LA-001
03/18/2013	assessment					
03/01/2013	610 - Regular	2,147.32	519.78	1,156.03	251,704.26	
02/17/2014	payment					
02/18/2013	761 - Auto late fee	107.37	0.00	0.00	0.00	LA-001
02/18/2013	assessment					
02/01/2013	610 - Regular	2,147.32	517.41	1,158.40	252,224.04	
01/16/2014	payment					
02/01/2013	610 - Regular	2,098.42	0.00	0.00	252,741.45	
12/16/2013	payment					
01/29/2013	728 - Escrow surplus	370.32	0.00	0.00	252,741.45	
01/29/2013	decrease					
01/16/2013	761 - Auto late fee	107.37	0.00	0.00	0.00	LA-001
01/16/2013	assessment					
01/01/2013	613 - User defined	2,147.32	515.05	1,160.76	252,741.45	
01/17/2013	reg payment					

Sidders Timothy P
-1 Note

****HIGHLIGHTED PAYMENTS RECEIVED FROM
CHAPTER 13 TRUSTEE; CASE NO. 13-33884**

50 items: Transactions beginning 01/01/2013

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
02/05/2016	761 - Auto late fee	65.84	0.00	0.00	0.00	LR-001
02/05/2016	assessment					
01/22/2016	660 - Special	339.36	0.00	339.36	104,596.37	
01/22/2016	payment					
01/01/2016	400 - Rate change	5.250000%	0.00	0.00	104,596.37	
12/31/2015						
12/22/2015	660 - Special	429.84	0.00	429.84	104,596.37	
12/23/2015	payment					
11/30/2015	613 - User defined	429.84	0.00	429.84	104,596.37	
12/01/2015	reg payment					
11/26/2015	660 - Special	339.02	0.00	339.02	104,596.37	
12/03/2015	payment					
10/28/2015	610 - Regular	429.84	0.00	429.84	104,596.37	
10/30/2015	payment					
10/06/2015	761 - Auto late fee	21.49	0.00	0.00	0.00	LR-001
10/06/2015	assessment					
09/29/2015	660 - Special	429.84	0.00	429.84	104,596.37	
09/29/2015	payment					
09/24/2015	660 - Special	167.74	0.00	167.74	104,596.37	
09/24/2015	payment					
09/08/2015	761 - Auto late fee	21.49	0.00	0.00	0.00	LR-001
09/08/2015	assessment					
08/26/2015	660 - Special	127.20	0.00	127.20	104,596.37	
08/26/2015	payment					
08/26/2015	660 - Special	47.24	0.00	47.24	104,596.37	
08/26/2015	payment					
08/05/2015	761 - Auto late fee	21.52	0.00	0.00	0.00	LR-001
08/05/2015	assessment					
07/23/2015	660 - Special	167.74	0.00	167.74	104,596.37	
07/27/2015	payment					
07/06/2015	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
07/06/2015	assessment					
06/25/2015	660 - Special	169.68	169.68	0.00	104,596.37	
06/25/2015	payment					
06/05/2015	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
06/05/2015	assessment					
05/20/2015	660 - Special	169.68	0.00	169.68	104,766.05	
05/20/2015	payment					
05/06/2015	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
05/06/2015	assessment					
04/24/2015	660 - Special	1,337.50	0.00	1,337.50	104,766.05	
05/20/2015	payment					
04/06/2015	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
04/06/2015	assessment					
03/09/2015	761 - Auto late fee	21.53	0.00	0.00	0.	
03/09/2015	assessment					
02/05/2015	761 - Auto late fee	21.53	0.00	0.00	0.	



02/05/2015	assessment					
01/05/2015	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
01/05/2015	assessment					
12/08/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
12/08/2014	assessment					
11/05/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
11/05/2014	assessment					
10/06/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
10/06/2014	assessment					
09/05/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
09/05/2014	assessment					
08/05/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
08/05/2014	assessment					
07/07/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
07/07/2014	assessment					
06/05/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
06/05/2014	assessment					
05/06/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
05/06/2014	assessment					
04/07/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
04/07/2014	assessment					
03/10/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
03/10/2014	assessment					
02/05/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
02/05/2014	assessment					
01/06/2014	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
01/06/2014	assessment					
12/06/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
12/06/2013	assessment					
11/05/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
11/05/2013	assessment					
10/07/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
10/07/2013	assessment					
09/05/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
09/05/2013	assessment					
08/05/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
08/05/2013	assessment					
07/08/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
07/08/2013	assessment					
06/05/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
06/05/2013	assessment					
05/06/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
05/06/2013	assessment					
04/05/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
04/05/2013	assessment					
03/08/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
03/08/2013	assessment					
02/05/2013	761 - Auto late fee	21.53	0.00	0.00	0.00	LR-001
02/05/2013	assessment					
01/16/2013	610 - Regular	430.54	0.00	430.54	104,766.05	
01/16/2013	payment					